

Fill in this information to identify the case:

Debtor 1 Nikki Lynn Nickson, fka Nikki Lynn Wright, fka Nickson Financial Services

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Indiana
(State)

Case number 16-09207-JJG-13

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: US BANK TRUST NATIONAL ASSOCIATION AS TRUSTEE OF CABANA SERIES III TRUST Court claim no. (if known): 5-2

Last 4 digits of any number you use to identify the debtor's account: 4 2 5 1

Property address: 927 Split Rock Way
Number Street

Indianapolis IN 46234
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 5 / 1 / 2021
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

____ / ____ / ____
MM / DD / YYYY

Debtor 1 Nikki Lynn Nickson Case number (if known) 16-09207-JJG-13
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Molly Slutsky Simons
Signature

Date 4 / 22 / 2021

Print Molly Slutsky Simons
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile and Barile, Attorneys at Law

If different from the notice address listed on the proof of claim to which this response applies:

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone (513) 444 - 4100

Email bankruptcy@sottileandbarile.com

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA
INDIANAPOLIS DIVISION**

In Re:

Case No. 16-09207-JJG-13

Nikki Lynn Nickson, fka Nikki Lynn Wright,
fka Nickson Financial Service

Chapter 13

Debtor

Judge Jeffrey J. Graham

ADDENDUM TO RESPONSE TO NOTICE OF FINAL CURE PAYMENT

Date last payment received on the mortgage:	4/1/2021
Date next post-petition payment due:	5/1/2021
Amount of the next post-petition payment:	\$ 1,186.52
Unpaid principal of the loan:	\$ 205,415.37
Additional amounts due for any deferred or accrued interest:	\$ -
Balance of the escrow account:	\$ 1,620.76
Balance of unapplied funds or funds held in suspense account:	\$ 516.17

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (OH 0083702)

Sottile & Barile, Attorneys at Law

394 Wards Corner Road, Suite 180

Loveland, OH 45140

Phone: 513.444.4100

Email: bankruptcy@sottileandbarile.com

Attorney for Creditor

CERTIFICATE OF SERVICE

I certify that on April 22, 2021, a copy of the foregoing Response to Notice of Final Cure Payment was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/parties may access this filing through the Court's system:

John T. Steinkamp, Debtor's Counsel
ecf@johnsteinkampandassociates.com

Ann M. DeLaney, Trustee
ecfdelaney@trustee13.com

Office of the U.S. Trustee
ustpreion10.in.ecf@usdoj.gov

I further certify that on April 22, 2021, a copy of the foregoing Response to Notice of Final Cure Payment was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Nikki Lynn Nickson, Debtor
PO Box 68873
Indianapolis, IN 46268

/s/ Molly Slutsky Simons

Molly Slutsky Simons (OH 0083702)
Attorney for Creditor